Military Sentinel Presentation November 19, 2008

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Consumer Sentinel Network Program Manager
Federal Trade Commission

What is Military Sentinel?

- Military Sentinel is a project of the FTC and DOD to identify and target consumer protection issues that affect members of the United States Armed Forces and their families.

How does filing a complaint with Military Sentinel help?

- Complaints become part of the Consumer Sentinel Network (“CSN”) – a secure online database of millions of consumer complaints available only to law enforcement.
- In addition to Military Sentinel complaints, CSN contains consumer complaints filed with the FTC and other data contributors (e.g., BBBs, IC3, USPIS, ITAC).

Filing a complaint

- Military personnel and their families or counselors working with them can file complaints through Military Sentinel by going to www.consumer.gov/military

Example Complaint

- Example of the process for filing a complaint related to debt collection practices.

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'Active Duty' Alerts Help Protect Military Personnel from Identity Theft
[TXT] [PDF]

New Department of Defense's "Financial Readiness Campaign" Partner Web Site

The new site, www.militarymoney.com, was created to highlight specific financial issues and challenge affecting service members and their families. The site includes the Military Money Minute. A new daily 60 second spot on the Armed Forces Radio Network, delivering savvy advice on issues from military tax breaks to financial scams and more.

FTC Announces Complaint Referral Program with

Welcome to Military Sentinel

Military Sentinel is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families.

To file a consumer complaint, click on your service seal. This will link you to the consumer complaint forms.

Military Sentinel also provides a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing, to identity theft, to work-at-home scams.

To view consumer education material and find out more about the Federal Trade Commission, click on the Federal Trade Commission seal.

Military Sentinel allows members of the United States Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other enforcement measures. The information from

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from military tax breaks to financial scams and more.

FTC Announces Complaint Referral Program with Credit Bureaus

Financial Literacy Information

The FTC, the Better Business Bureau, AARP, NAAG and other partners have pooled their materials on credit, money management, saving and investing, home ownership, insurance and retirement planning. An outreach toolkit is available online with materials to help you locally promote financial literacy. Download buttons, banner ads, a sample newsletter article, and more at: www.consumer.gov/hcpw/

Military Sentinel allows members of the United States Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other enforcement measures. The information from **Military Sentinel** can also be used by members of the JAG staff and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.

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Privacy Policy
Identity Theft Complaint
General Complaint

Welcome to Military Sentinel: Army

If you feel you have been a victim of Identity Theft, please file a complaint online using our Identity Theft Complaint form.

If you have a complaint about a possibly fraudulent or deceptive act, please use our General Complaint form.

We may enter the information you send us into our database to make it available to our attorneys and investigators involved in law enforcement. We also share it with a wide variety of other government agencies enforcing consumer protection, competition, and other laws. If you contact us because you have been the victim of identity theft, we also share some information you send us with certain private entities, such as credit bureaus and any companies you may have complained about, if we believe that doing so might help resolve identity theft-related problems. In addition, when you submit a complaint, you may be contacted by the FTC or any of the agencies or private entities to whom your complaint has been referred.

If you would like to forward unsolicited commercial e-mail (spam) to the Commission, please send it directly to SPAM@UCE.GOV.

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About BCP | Consumer Information | Business Information | Resources | File a Complaint | Protección del Consumidor en Español
FTC Complaint Assistant
Step 1
Step 1: Let's Get Started
Is your complaint related to any recent natural disasters, such as Hurricane Ike?
Yes
No

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FTC Complaint Assistant

Step 1

Step 1: Let's Get Started

Is your complaint concerning identity theft?

- ○ Yes
- ○ No

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FTC Complaint Assistant

Step 1

Step 1: Let's Get Started

Is your complaint concerning identity theft?

- ○ Yes
- ◉ No

Is your complaint most closely related to:

- ○ Debt collectors or debt collection practices
- ○ Credit Reports
- ○ Dissatisfaction with other business practices

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Step 1
Step 1: Let's Get Started
Is the debt collection company
The original creditor
A company other than the original creditor

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Step 1
Step 1: Let's Get Started
Please select all that apply:
The company called me after I sent a written 'cease of communication' notice.
The company called me outside of 8am-9pm and/or at an inconvenient time.
The company called me at work, after being told that I cannot take personal calls.
The company called me looking for someone else.
The company calls me repeatedly.
The company added unauthorized interest/fees/expenses to the balance of my debt.
The company fails to identify themselves when they call me.
The company failed to send me written notice of the debt.
Please click the Next button at the lower right corner to continue...

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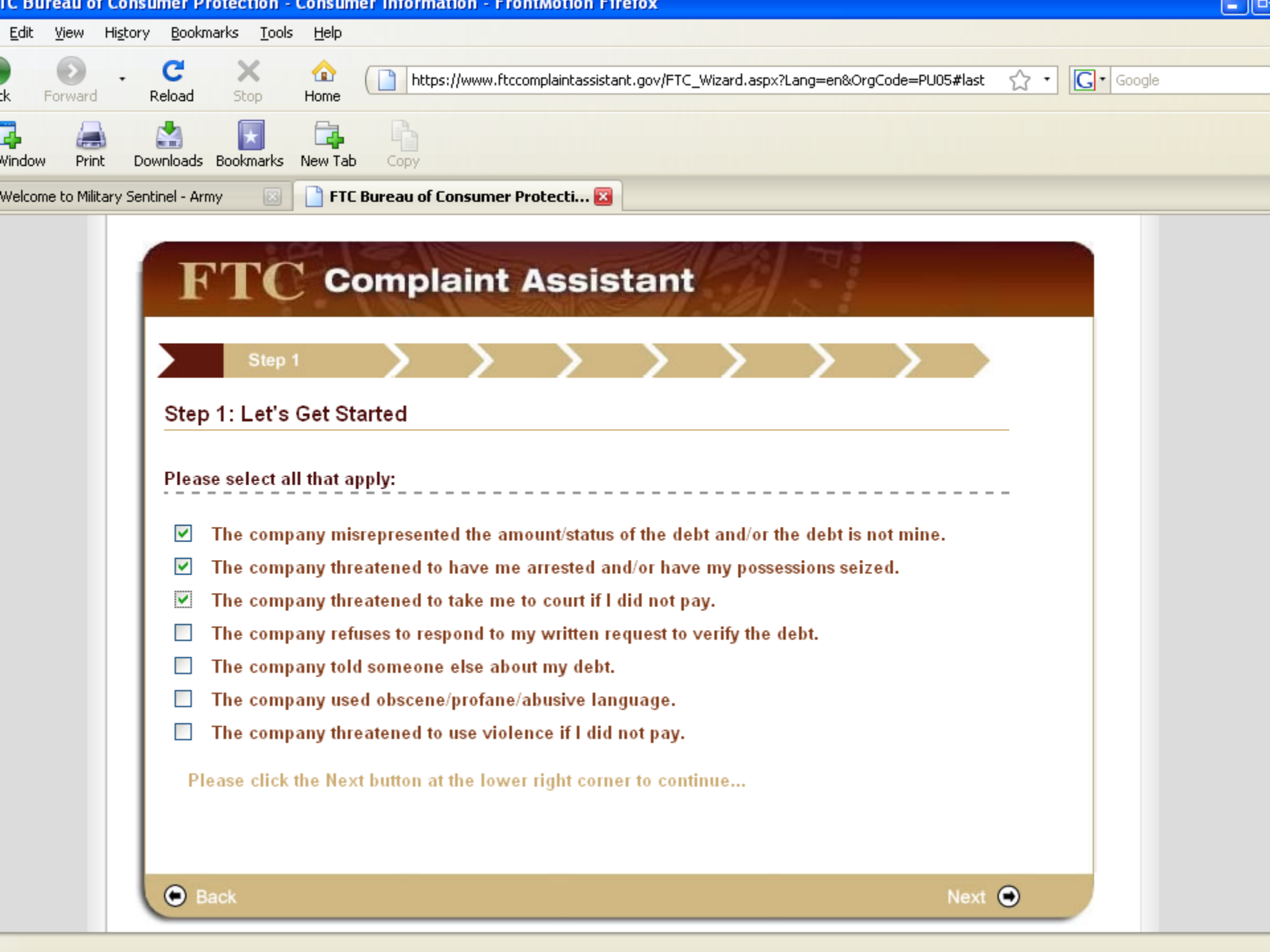
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Step 1
Step 1: Let's Get Started
Please select all that apply:
The company misrepresented the amount/status of the debt and/or the debt is not mine.
The company threatened to have me arrested and/or have my possessions seized.
The company threatened to take me to court if I did not pay.
The company refuses to respond to my written request to verify the debt.
The company told someone else about my debt.
The company used obscene/profane/abusive language.
The company threatened to use violence if I did not pay.
Please click the Next button at the lower right corner to continue...
Back
Next

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Step 1
Step 1: Let's Get Started
Do you know the name of the company/individual involved in your complaint, or do you have any other information about them?
Yes
No
Back

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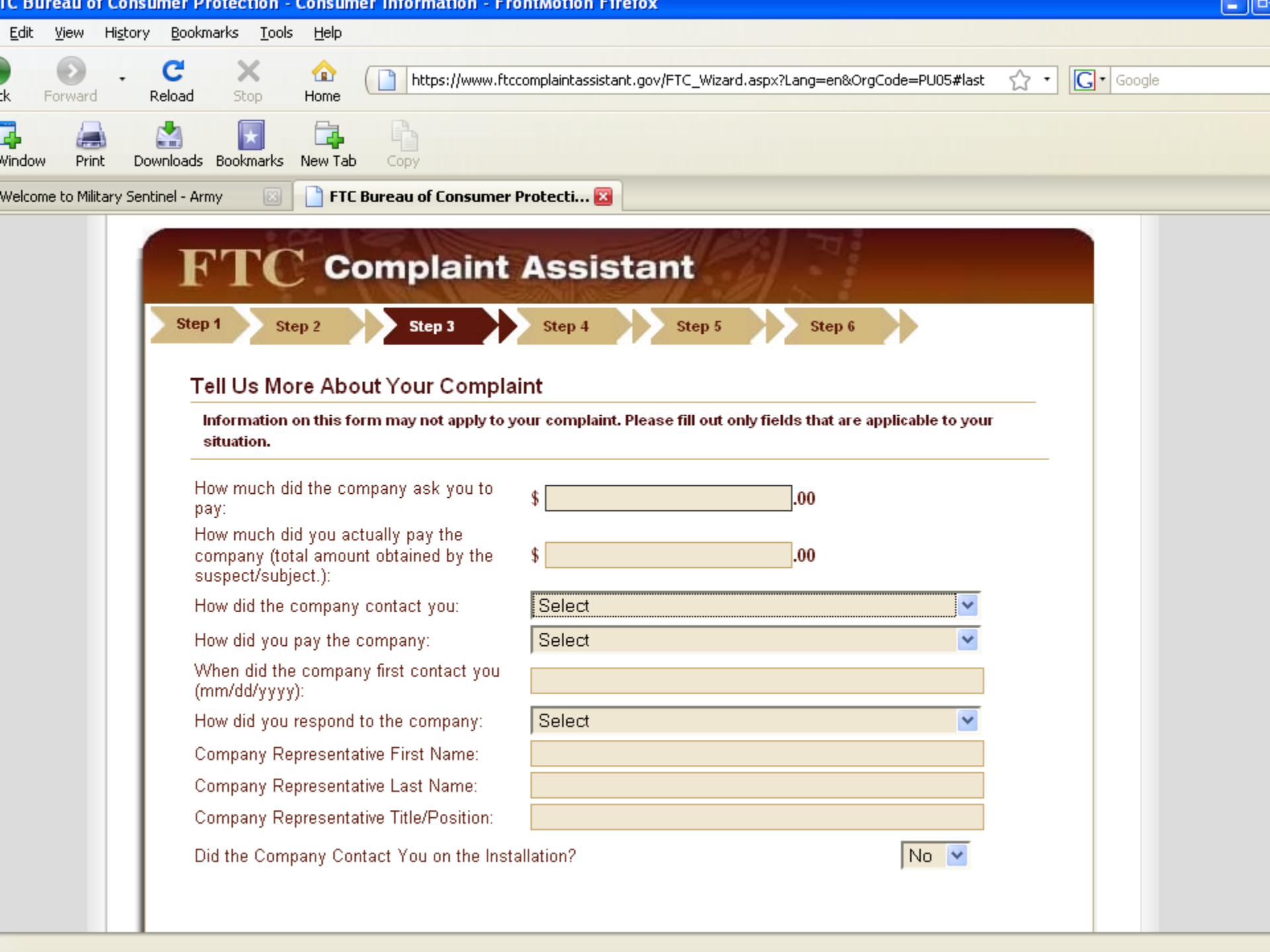
Step 1 Step 2 Step 3 Step 4 Step 5 Step 6
Tell Us About The Company
Company Name:
Company Address:
Apt/Suite/PO Box:
City:
State:
Select
Zip:
Country:
USA
Company Phone Number:
Extension:
Company Email Address:
Company Website:
Add Another Company
Back
help
Next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FTC Complaint Assistant
Step 1 Step 2 Step 3 Step 4 Step 5 Step 6
Tell Us More About Your Complaint
Information on this form may not apply to your complaint. Please fill out only fields that are applicable to your situation.
How much did the company ask you to pay:
$ .00
How much did you actually pay the company (total amount obtained by the suspect/subject.):
$ .00
How did the company contact you:
Select
How did you pay the company:
Select
When did the company first contact you (mm/dd/yyyy):
How did you respond to the company:
Select
Company Representative First Name:
Company Representative Last Name:
Company Representative Title/Position:
Did the Company Contact You on the Installation?
No

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Step 1 Step 2 Step 3 Step 4 Step 5 Step 6
Tell Us About Yourself
First Name:
Last Name:
Street Address:
Apt/PO Box:
City:
State: Select
Zip:
Country: USA
Phone Number:
Age Range: Select
Work Number:
Extension:
Email Address:
Status: Service Member
Installation AK-ADAK NAF CS
Pay Grade: DoD Civilian
Back
help
Next

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Step 1 Step 2 Step 3 Step 4 Step 5 Step 6
Provide Any Additional Information About Your Complaint
Please do not include any personal or sensitive information such as social security, date of birth, financial account or credit/debit card numbers, driver license number, detailed health or medical history or similar sensitive information.
Additional Info:
You have entered 0 of your 3500 available characters.
Check Spelling
Back
help
Next

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FTC Complaint Assistant

Confirmation

Please Review Your Complaint

My Information

First Name:
Last Name:
Street Address:
Apt/PO Box:
City:
State: Select
Zip:
Country: USA
Phone Number:
Age Range: Select
Work Number:
Extension:
Email Address:
Status: Service Member
Installation: AK-ADAK NAF CS
Pay Grade: DoD Civilian

Company Information

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Company Information

Company Name:

Company Addr:

Apt/Suite/PO Box:

City: State: Select

Zip: Country: USA

Company Phone Number: Extension:

Company Email Address:

Company Website:

Complaint Details

How much did the company ask you to pay: $ .00

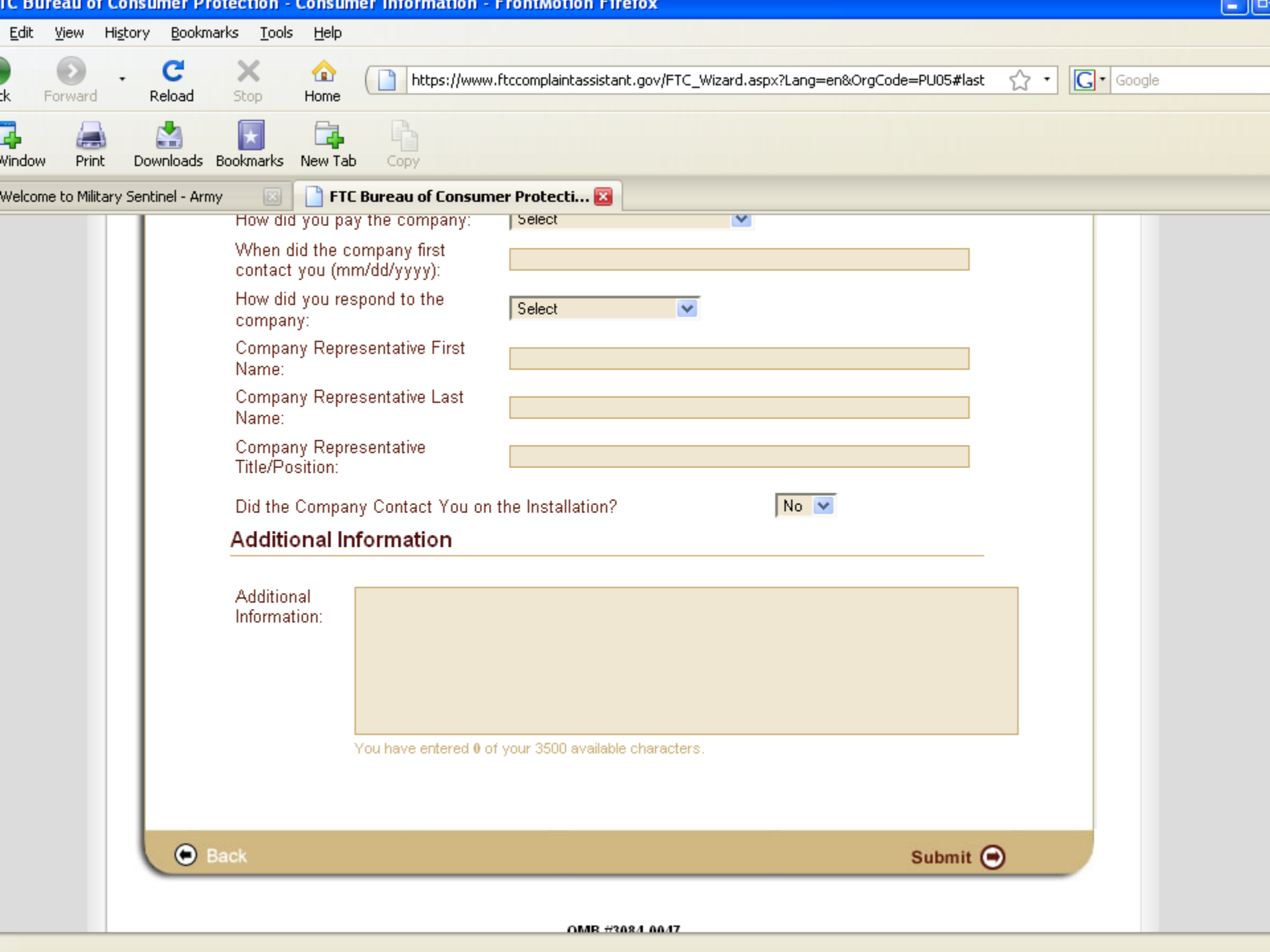
How much did you actually pay the company (total amount obtained by the suspect/subject.): $ .00

How did the company contact you: Select

How did you pay the company: Select

When did the company first contact you (mm/dd/yyyy):

How did you respond to the company: Select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How did you pay the company:
Select
When did the company first contact you (mm/dd/yyyy):
How did you respond to the company:
Select
Company Representative First Name:
Company Representative Last Name:
Company Representative Title/Position:
Did the Company Contact You on the Installation?
No
Additional Information
Additional Information:
You have entered 0 of your 3500 available characters.
Back
Submit
OMB #3084-0047

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Welcome to Military Sentinel - Army FTC Bureau of Consumer Protecti...

FTC Complaint Assistant

We have received your complaint.

Thank you for contacting the FTC. Your complaint has been entered into Consumer Sentinel, a secure online database available to thousands of civil and criminal law enforcement agencies worldwide. Your reference number is:

20871905

Here are links to the publications you may find useful:

HOW TO RIGHT A WRONG (SEPTEMBER 2003)

If you want to update your information or have any questions, please call our Consumer Response Center, 1-877-FTC-HELP. Keep your reference number handy.

Submit Another Complaint

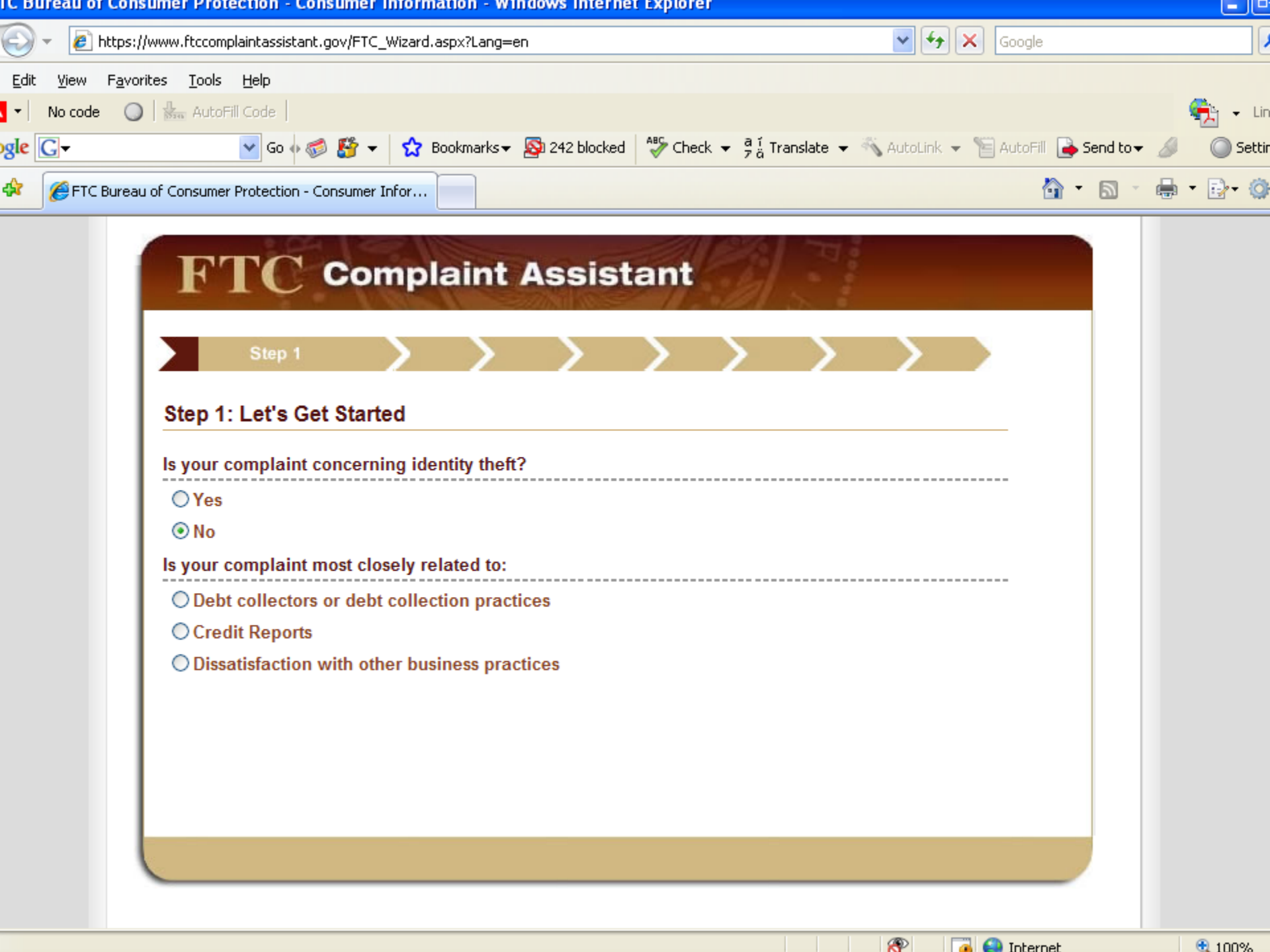
Print

Benefits to filing a consumer complaint using Military Sentinel

- Near immediate access by law enforcement
- Unique reference number for each complaint
- Relevant consumer educational materials
- For identity theft complaints, ability to print out the IDT universal complaint form

Another Example Complaint

- Another example of the interactive complaint process for a complaint related to credit repair practices.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242 blocked
Check
Translate
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AutoFill
Send to
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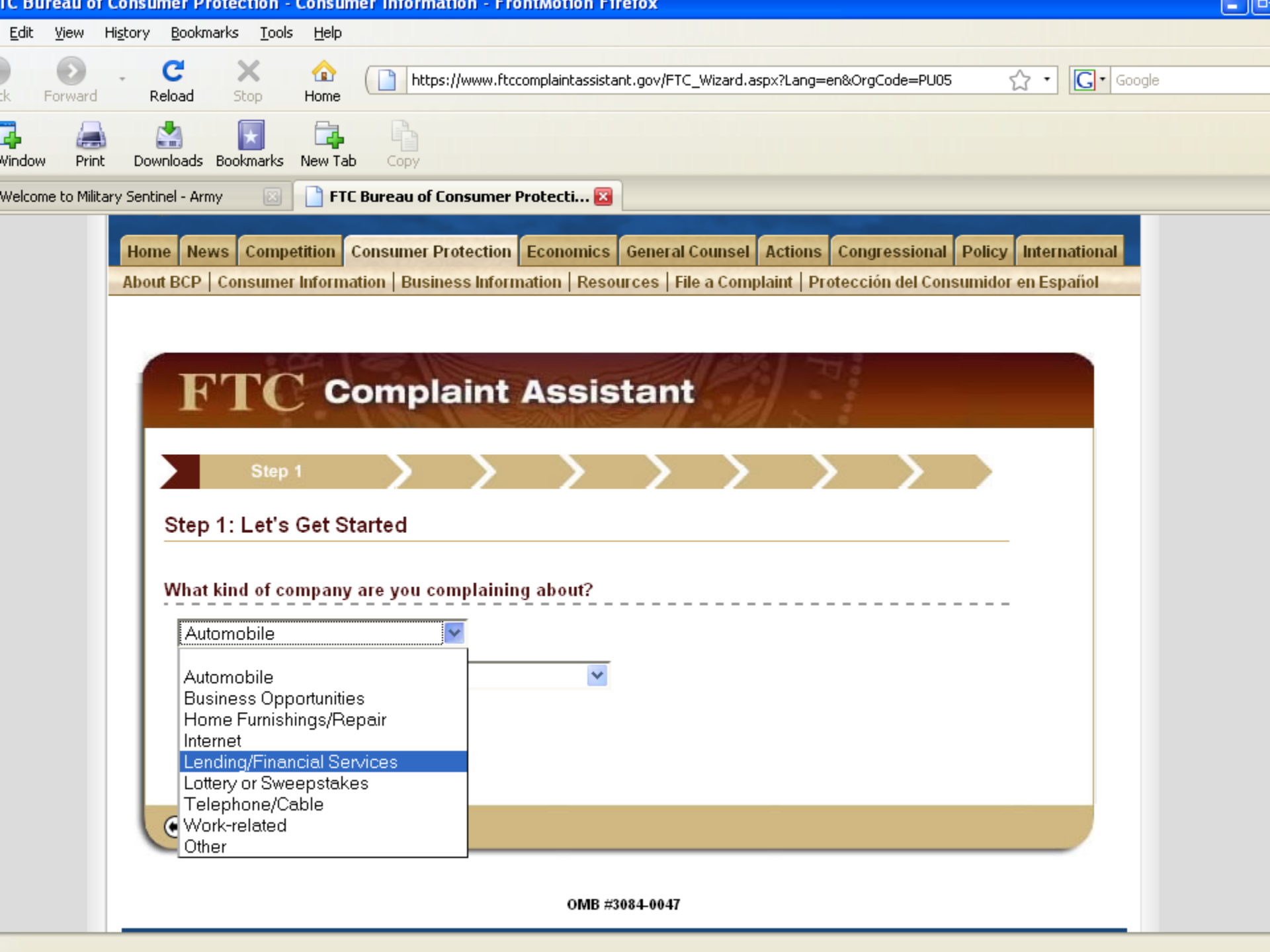
Step 1
Step 1: Let's Get Started
Is your complaint concerning identity theft?
Yes
No
Is your complaint most closely related to:
Debt collectors or debt collection practices
Credit Reports
Dissatisfaction with other business practices
Internet
100%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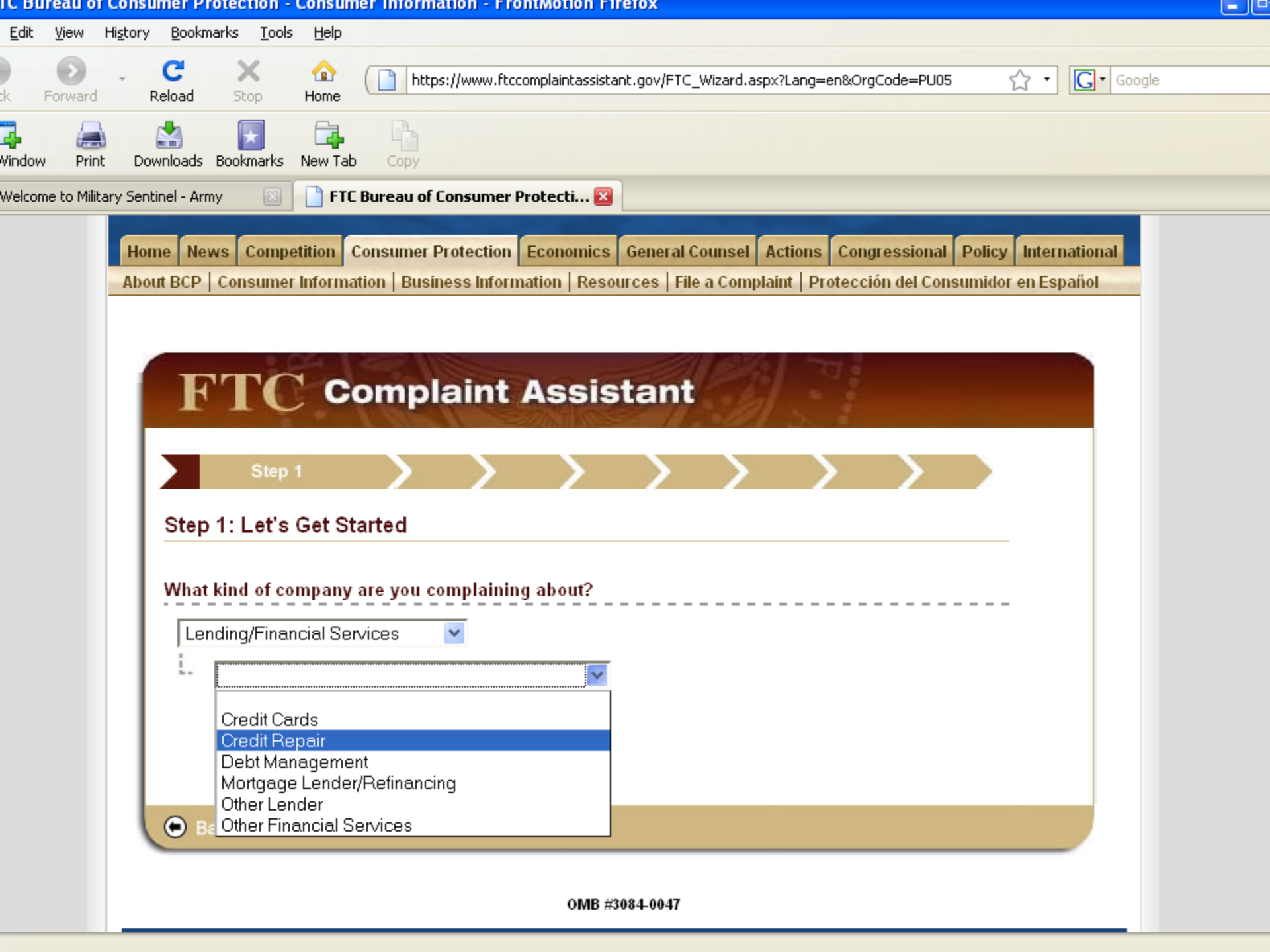
What kind of company are you complaining about?
Automobile
Automobile
Business Opportunities
Home Furnishings/Repair
Internet
Lending/Financial Services
Lottery or Sweepstakes
Telephone/Cable
Work-related
Other
OMB #3084-0047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What kind of company are you complaining about?
Lending/Financial Services
Credit Cards
Credit Repair
Debt Management
Mortgage Lender/Refinancing
Other Lender
Other Financial Services
OMB #3084-0047

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Step 1: Let's Get Started
How were you contacted?
Phone
E-mail
Other/Not Applicable
I initiated contact
Back

Consumer Sentinel Network

- **Consumer Sentinel** is the unique investigative cyber tool that provides members of the Consumer Sentinel Network with access to millions of consumer complaints. Consumer Sentinel includes complaints about:
- Identity Theft
- Do-Not-Call Registry violations
- Computers, the Internet, and Online Auctions
- Telemarketing Scams
- Advance-fee Loans and Credit Scams
- Sweepstakes, Lotteries, and Prizes
- Business Opportunities and Work-at-Home Schemes
- Health and Weight Loss Products
- Debt Collection, Credit Reports, and Financial Matters

Consumer Sentinel Network

- **Consumer Sentinel** is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to complaints provided directly to the Federal Trade Commission by consumers, military personnel and their families, as well as providing members with access to complaints shared by data contributors, who include:
- Participating Better Business Bureaus (BBBs)
- The Internet Crime Complaint Center (IC3)
- Phonebusters
- The US Postal Inspection Service (USPIS)
- The National Fraud Information Center (NFIC)
- The Identity Theft Assistance Center (ITAC)

CONSUMER SENTINEL NETWORK

Law enforcement's source for consumer complaints

Logout : Help : My Profile

Your password expires in 10 days

Welcome, [Member Name] My Settings

My Disk Space: 19 mb in use / 81 mb left

Search | All Records | Past 1 Year | GO | Advanced Search / Help Desk Requests

About Us | My Searches | My Alerts | My Reports | Toolbox | Help Desk | News | Complaints

Saved Searches | Saved Results | Scheduled Searches | Download

MY SEARCHES

(?) MORE ABOUT SEARCHES

Saved Searches

Fraud cases in Northwest region for the past year. Established on 12/10/2007.
View | Edit | Delete

Sweepstakes cases in 2007. Established on 11/5/2007.
View | Edit | Delete

Fraud and identity theft complaints. Established on 6/10/2007.
View | Edit | Delete

Current Alerts | Set Alerts

MY ALERTS

(?) INFORMATION ON ALERTS

Current Alerts

Fraud cases in Northwest region for the past year. Established on 12/10/2007.
View | Edit | Delete

Sweepstakes cases in 2007. Established on 11/5/2007.
View | Edit | Delete

Community & Toolbox

COMMUNITY & TOLBOX

(?) ABOUT TOOLBOX

- Search tapes (NTL)
- Update/file a complaint
- Find investigative manuals
- Find casework support
- Library
- Search contacts

Standard Reports | Generate Reports | Download Extracted Reports

MY REPORTS

(?) ABOUT REPORTS

Standard Reports

- Top violators report
- Cross-border contact information
- General complaint trend data
- Internet-related complaint trend data
- Hurricaine-related reports and tools

FTC and DOD working together

- Goals
  - Greater use of Military Sentinel as a means of reporting consumer related complaints
  - Working with the BBB Military Line to make those complaint easily accessible to military law enforcement through the CSN
  - Registering DOD law enforcement agencies for access to the CSN
  - Improving the CSN to better suit the needs of military law enforcement